

**Personal Financial Statement**  
(to be completed by Borrower or Guarantor)

Property Name: \_\_\_\_\_

Address: \_\_\_\_\_

Borrower: \_\_\_\_\_

**PERSONAL INFORMATION**

APPLICANT NAME \_\_\_\_\_

CO-APPLICANT NAME \_\_\_\_\_

EMPLOYER \_\_\_\_\_

EMPLOYER \_\_\_\_\_

ADDRESS OF EMPLOYER \_\_\_\_\_

ADDRESS OF EMPLOYER \_\_\_\_\_

Business Phone \_\_\_\_\_

Business Phone \_\_\_\_\_

Title/Position \_\_\_\_\_

Title/Position \_\_\_\_\_

Yrs. With Employer \_\_\_\_\_

Yrs. With Employer \_\_\_\_\_

Home Address \_\_\_\_\_

Home Address \_\_\_\_\_

Rent/Own? \_\_\_\_\_

Rent/Own? \_\_\_\_\_

Home Phone \_\_\_\_\_

Home Phone \_\_\_\_\_

Mobile Phone \_\_\_\_\_

Mobile Phone \_\_\_\_\_

Social Security # \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of Birth \_\_\_\_\_

Date of Birth \_\_\_\_\_

Previous Employer & Position (if with current  
employer less than 3 yrs) \_\_\_\_\_

Previous Employer & Position (if with current  
employer less than 3 yrs) \_\_\_\_\_

No. of Yrs \_\_\_\_\_

No. of Yrs \_\_\_\_\_

Yrs of School \_\_\_\_\_

Yrs of School \_\_\_\_\_

College and Year Graduated \_\_\_\_\_

College and Year Graduated \_\_\_\_\_

Marital Status \_\_\_\_\_

Marital Status \_\_\_\_\_

Name and # of Attorney \_\_\_\_\_

Name and # of Attorney \_\_\_\_\_

Name and # of Accountant \_\_\_\_\_

Name and # of Accountant \_\_\_\_\_

Cash Income and Expenditures Statement for the Year Ended: \_\_\_\_\_

C R E A T I V E   M I N D S   •   U N P A R A L L E L E D   S E R V I C E

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<u>ANNUAL INCOME</u>	<u>AMOUNT (\$)</u>	<u>ANNUAL EXPENDITURES</u>	<u>AMOUNT (\$)</u>
Salary (applicant)		Federal Income and Other Taxes	
Salary (co-applicant)		State Income and Other Taxes	
Bonuses & Commissions (applicant)		Rental Payments, Co-op or Condo Maintenance	
Bonuses & Commissions (co-applicant)		Mortgage Payments Residential: Investment:	
Rental Income		Property Taxes Residential: Investment:	
Interest Income		Interest and Principal payments on loans	
Dividend Income		Insurance	
Capital Gains		Investments (including tax shelters)	
Partnership Income		Alimony/Child Support	
Other Investment Income		Tuition	
Other Income (List)		Other Living Expenses	
Adjusted Gross Income on 2010 Tax Return (applicant)		Medical Expenses	
Adjusted Gross Income on 2009 Tax Return (applicant)		Other Expenses (List)	
Adjusted Gross Income on 2010 Tax Return (co-applicant)			
Adjusted Gross Income on 2009 Tax Return (co-applicant)			

Any significant changes expected in the next 12 months? Yes No

If yes, describe:

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Do you or your spouse have any outstanding tax liabilities or tax liens? Yes No

If yes, describe:

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Balance Sheet as of: \_\_\_\_\_

<u>ASSETS</u>	<u>AMOUNT (\$)</u>
Cash on hand and in banks (List) (include money market accounts, CDs)	
1)	
2)	
3)	
Readily Marketable Securities (Schedule A)	
Non-Readily Marketable Securities (Schedule A)	
Accounts and Notes Receivable	
Net Cash Surrender Value of Life Insurance	
Residential Real Estate (Schedule B)	
Real Estate Investments (Schedule B)	
Partnerships/PC Interests (Schedule C)	
IRA, Keogh, Profit-Sharing, and Other Vested Retirement Accounts	
Deferred Income (number of years deferred: _____ )	
Personal Property (including automobiles)	
1)	
2)	
3)	
Other Assets (List)	
1)	
2)	
TOTAL ASSETS	

<u>LIABILITIES</u>	<u>AMOUNT (\$)</u>
Notes Payable to banks and other financial institutions (Schedule D)	
Secured	
Unsecured	
Notes Payable to Others	
Secured	
Unsecured	
Accounts Payable (including credit cards)	
Margin Accounts	
Notes Due: Partnership (Schedule C)	
Taxes Payable	
Mortgage Debt (Schedule B)	
Life Insurance Loans	
Other Liabilities (List)	
1)	
2)	
3)	
4)	
5)	
TOTAL LIABILITIES	
NET WORTH	
TOTAL LIABILITIES & NET WORTH	

CONTINGENT LIABILITIES	YES	NO	AMOUNT (\$)
Are you a guarantor, co-maker, or endorser for any debt of an individual, partnership, or corporation?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	
If yes for any of the above, give details:			

**SCHEDULE A – ALL SECURITIES (INCLUDING MONEY MARKET FUNDS)**

No. of Shares (Stock or Face)	DESCRIPTION	OWNERS	WHERE HELD	COST	CURRENT MARKET VALUE	PLEGGED?	
						YES	NO
*READILY MARKETABLE SECURITIES (including U.S. Government and Municipal)							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
*NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

\*If there is not enough space, attach a separate schedule and enter totals only.

**SCHEDULE B – PERSONAL RESIDENCE & REAL ESTATE INVESTMENTS (majority ownership only)**

PERSONAL RESIDENCE									
PROPERTY ADDRESS	LEGAL OWNER	PURCHASE YEAR	PRICE	MARKET VALUE	LOAN BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	LENDER
INVESTMENT									
PROPERTY ADDRESS	LEGAL OWNER	PURCHASE YEAR	PRICE	MARKET VALUE	LOAN BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	LENDER

**SCHEDULE C – PARTNERSHIPS (less than majority ownership for real estate partnerships)\***

TYPE OF INVESTMENT	DATE OF INITIAL INVESTMENT	COST	PERCENT OWNED	CURRENT MARKET VALUE	BALANCE DUE ON PARTNERSHIPS, NOTES, CASH CALL	FIRST CONTRIBUTION DATE
BUSINESS/PROFESSIONAL (INDICATE SAME)						
INVESTMENTS (INCLUDING TAX SHELTERS)						

\*For investments which represent a material portion of your total assets, please include the relevant financial statements, tax returns, or schedule K-1.

